

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

Since many of us who are retired and are living in a zero interest rate environment rely on the use of conservative call/put option strategies within our IRA accounts to achieve a modest increase in income, I hope that this rulemaking does not in any way restrict our ability to continue to use our IRA accounts for this purpose. All too often the federal governments desire to "do good" or correct some perceived problem ends up penalizing the average retiree. Don't let that happen through this rulemaking.